

VIRGINIA PROPERTY AND CASUALTY FILING GUIDELINES HANDBOOK

**Virginia State Corporation Commission
Bureau of Insurance**

August, 2001

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The Virginia State Corporation Commission Bureau of Insurance has developed this Filing Guidelines Handbook for Property and Casualty Rules, Rates, and Forms to assist insurers in preparing and submitting filings. [Exhibit III](#) of the handbook is a list of filing checklists which, if properly used, should serve to expedite the approval and acknowledgement of such filings. These checklists are available on the Bureau's web site at <http://www.state.va.us/scc/division/boi/webpages/insuranceco.htm>.

The handbook contains both general and specific filing requirements for property and casualty rules, rates, and forms; however, it is not all-inclusive. Virginia administrative letters and administrative orders should also be carefully reviewed, along with the relevant provisions of Title 38.2 of the Code of Virginia. From time to time, additional administrative orders and letters may be issued dealing with specific situations as they arise. Administrative letters and orders related to rule, rate, and form filings are listed in the index and are available on the Bureau's web site at <http://www.state.va.us/scc/division/boi/webpages/administrativeltrs.htm>. Administrative letters are also published by the National Insurance Law Service in the Virginia Regulations book.

This handbook is also available on the Bureau's web site at <http://www.state.va.us/scc/division/boi/webpages/insuranceco.htm>. The web site version includes numerous hyperlinks to assist filers in locating the specific statutes, administrative letters, administrative orders, and regulations that form the basis for the requirements outlined in the handbook. Filing checklists may also be downloaded from the web site for your convenience.

Any questions or comments regarding this handbook should be addressed in writing to:

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Bureau of Insurance
Property and Casualty Division
Rates and Forms Section
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Or by calling:

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I. GENERAL FILING REQUIREMENTS FOR RULES, RATES AND FORMS

A. Cover Letter

All filings must include a cover letter on the company's letterhead.

B. Forms List

All filings that include policy forms or endorsements must include a complete, updated list of the company's forms in use for the line or program involved (other than forms filed on the company's behalf by a rate service organization or Virginia standard automobile insurance forms). The list should include the form number, title, and edition date for each form and should be in numerical or alphabetical order if possible.

C. Superseded Manual Pages

All filings that include manual pages or exception pages must specify any currently filed pages for the line or program involved that are being replaced or withdrawn. Exceptions must cite the specific rule to which they apply.

D. Filings by Line or Program – Copies

Filings (other than installment payment plans) must be made separately by line of insurance and/or by program and include a complete copy of the filing for each company to which it applies. Group filings must be sorted and collated by company. This also applies to replies to correspondence and to re-submissions. All filings must include an extra copy of the cover letter for acknowledgment and a self-addressed, postage-paid return envelope.

E. Expediting Correspondence

The review of a filing can often be expedited if the filer includes a telephone number, fax number, and/or e-mail address.

F. Effective Date Requests

Administrative Letter [1990-3](#) requires that the cover letter for every rule, rate and/or form filing contain a request for implementation based upon policies effective on and after a specified date. The appropriate language, i.e., "policies effective on and after June 1, 2001" or "new business policies effective on and after July 1, 2001 and renewal policies effective on and after August 1, 2001" must be used.

However, regardless of the wording contained in the cover letter, the company's proposed effective date will be interpreted by the Bureau in accordance with Administrative Letter [1990-3](#). "File and use" submissions will be accepted for implementation with policies effective on and after the later of the requested effective date or the date received by the Bureau. Once the filing has been acknowledged, any further changes to the proposed policy effective date must be submitted as a new filing and must be received on or before the acknowledged policy effective date.

"Prior approval" submissions will be accepted for implementation with policies effective on and after the later of the requested effective date or the end of the statutory waiting period. Once the filing has been acknowledged, any further changes to the proposed policy effective date must be submitted as a new filing and must be received on or before the acknowledged policy effective date.

G. Informational Filings Not Accepted

The Bureau does not accept "informational" filings. Any filing submitted on an informational basis will be returned to the filer without review.

H. Individual Risk Submissions Not Accepted

The Bureau does not accept filings of policies issued to a specific risk. Any such filings will be returned to the filer and will not be approved.

I. Third Party Filers

If a company chooses to delegate its filing responsibilities to a third party, other than a rate service organization, one of the following must be included with the filing:

- (1) A completed and signed Filing Authorization Form granting the filer authority to make the proposed filing (the form is included as [Exhibit IV](#) of this handbook) or,
- (2) A signed original letter from the company granting the filer authority to make the proposed filing. The letter must be specific and must describe the filing in the same manner as the reference section of the cover letter.

Filings submitted by a third party filer that do not include either a letter of authorization or a filing authorization form will be returned to the company without review.

J. NAIC Numbers Required

Administrative Letter [1983-7](#) requires that every rule, rate and/or form filing state in the cover letter the individual NAIC number of each company for which the filing is being made.

K. Virginia Filing Checklists

Virginia filing checklists are available on the Bureau's web site at <http://www.state.va.us/scc/division/boi/webpages/insuranceco.htm> in alphabetical order by line of insurance or product name. Use of the checklists is voluntary; however, their use will almost certainly result in improved turnaround times and fewer disapproved filings. Each checklist includes a list of items or information required for every filing, as well as requirements specific to the particular line of insurance or insurance product being submitted. Applicable statutes, administrative orders, and administrative letters are cited in each checklist and each checklist includes an electronic "link" to these materials.

II. FILING REQUIREMENTS FOR RULES AND RATES

Rule and rate filings, although not subject to the deemer provisions applicable to form filings, will generally be reviewed and acknowledged as filed within 30 days or less. If any corrections are necessary prior to acceptance, they will be requested upon completion of the review, usually by phone, fax or e-mail, and the filing will be held in suspense for a period of time for a reply (the expected response date will be specified in the correspondence). If the necessary corrections are not received by the date specified, the examiner will contact the filer for a status report. If the requested corrections are not received within a reasonable period of time, the submission will be returned and not accepted for filing. If corrections are subsequently provided within one year, only the corrected items are required to be submitted, since the rejected materials will be retained in our files for one year. However, a new effective date must be proposed based upon the date the corrections will be received by the Bureau. The resubmission should be sent to the attention of the examiner who returned the filing and should cite the Bureau's filing identification number ("BOI Number").

A. File and Use Filings - Chapter 19 ([38.2-1900](#) et seq.) of Title 38.2

[Chapter 19](#) of Title 38.2 of the Code of Virginia governs the regulation of rates for lines of insurance where competition is deemed to be an effective regulator of rates ("file and use" regulation). Rates subject to "file and use" statutes may be used on or after the date they are received by the Bureau or the effective date requested by the filer, whichever is later. Note that filings that include independent rates for workers' compensation insurance are subject to the delayed-effect provisions of § [38.2-1912](#) of the Code of Virginia pursuant to § [38.2-1906 E](#).

B. File and Use Rate/Rule Filings - Rate Standards Certification Form COF-1

Administrative Letter [1987-11](#) requires that rule and rate filings include a rate standards certification form. Form COF-1, which is attached to the administrative letter, is used to certify that rules and rates regulated under Chapter 19 (other than filings subject to the delayed-effect provisions of § [38.2-1912](#)) are in compliance with the standards set forth in subsections A and B of § [38.2-1904](#). Before submitting a COF-1 form, review the form closely to ensure that all items are completed; i.e., name of insurer; policy effective date; block 1, 2 or 3 has been checked; the form has been signed and dated by a qualified individual; and an appropriate phone number included.

C. Delayed-Effect Rate Filings - § [38.2-1912](#)

Rule and rate filings subject to § [38.2-1912](#) (delayed effect of rates) of the Code of Virginia must include the certification form (Form DR 5/89) attached to Administrative Letter [1989-10](#). Pursuant to the Commission's Order entered in Case Number INS960164, effective July 1, 1997, rate filings for lines of commercial liability insurance outlined in Administrative Letter [1997-8](#) are no longer subject to the delayed-effect provisions § [38.2-1912](#) of the Code of Virginia. Currently, only independent workers' compensation rates (not based on NCCI loss costs) are subject to the delayed-effect provisions of § [38.2-1912](#). Other classes of insurance may be added in the future by Commission order, should it be determined that competition is not an effective regulator of rates for such classes.

D. Prior-Approval Rate Filings - Chapter 20 (§ [38.2-2000](#) et seq.) of Title 38.2

Pursuant to § [38.2-2001](#), Chapter 20 applies only to (i) insurance written through the Virginia Worker's Compensation Insurance Plan, (ii) the coverages provided in the Virginia Automobile Insurance Plan, (iii) the coverages provided by the Virginia Property Insurance Association (see § [38.2-2703](#)), (iv) uninsured motorist coverage as required by § [38.2-2206 A](#), (v) home protection contracts, as defined by § [38.2-2600](#), and (vi) policies and certificates of credit involuntary unemployment insurance as defined in § [38.2-122.1](#), and policies and certificates of credit property insurance, as defined in § [38.2-122.2](#). Rate filings subject to §§ [38.2-2005](#) or [38.2-2006](#) of the Code of Virginia must include the certification form contained in Administrative Letter [1989-10](#) (Form DR 5/89). The certification of notice to the Division of Consumer Counsel of the Office of the Attorney General (COF 5/89) must also be completed. The COF (5/89) certification is located just below the certification section of form DR (5/89).

E. Rates for Uninsured Motorists Coverage - Chapter 20 (§ [38.2-2000](#) et seq.) of Title 38.2

In the absence of an approval of independent uninsured motorists rates, insurers must use the rates promulgated by the Commission. Administrative Order [10994](#) lists the uninsured motorists premiums currently approved. Insurers are permitted to file rules stating these premiums can be rounded down to the nearest whole dollar. Rounding up is not permitted. Insurers are also permitted to file independent uninsured motorists rates, subject to prior approval by the Commission, in accordance with the provisions of §§ [38.2-2003](#), [38.2-2005](#), and [38.2-2006](#).

F. Birth Injury Fund Credits - Chapter 50 (§ [38.2-5000](#) et seq.) of Title 38.2

Insurers writing medical professional liability coverage for participating physicians or midwives, or participating hospitals, as defined in § [38.2-5001](#) of the Code of Virginia must allow premium credits for participation in the Birth Injury Fund. The credit requirements are outlined in § [38.2-5020.1](#).

G. Excess Rates for Specific Risks

Sections [38.2-1920](#) and [38.2-2013](#) of the Code of Virginia outline the requirements for filing an excess rate for a specific risk. To request an excess rate, submit one of the two excess rate application forms included as [Exhibit I](#) of this handbook. One form is to be used to request an excess rate for workers' compensation insurance, and the second form is to be used for all other excess rate requests. A request for an excess rate must be received on or before the proposed effective date and must be approved prior to use. The approval order will specify the effective date and the expiration date of the excess rate. The excess rate must be applied on a prorated basis if approved after the effective date of the policy.

H. Rate Service Organizations

Insurers that have authorized rate service organizations (RSOs) to file on their behalf should review §§ [38.2-317](#) and [38.2-1908](#) of the Code of Virginia and Administrative Letters [1990-5](#), [1993-10](#), and [1993-18](#). RSOs generally file loss costs, rules,

supplementary rating information, and forms on behalf of the member/subscriber insurers that have authorized them to do so. When submitting exceptions to materials filed on behalf of an insurer by an RSO, the insurer must structure the exception to track the RSO material, and cite the RSO reference filing designation number to which the exception applies.

I. Loss Costs Multipliers, Adoption, Non-Adoption, and Modification Filings (not including Workers' Compensation)

Instructions for submitting loss costs adoption, non-adoption, and modification filings are outlined in Administrative Letter [1990-5](#). Companies must use adoption form VA-RFA-1, attached to the administrative letter, and refer to the appropriate loss costs reference filing designation number.

J. Loss Costs Multiplier Filings - Workers' Compensation

Administrative Letter [1993-18](#) contains Form WCLC-VA and instructions for filing expense multipliers applicable to current NCCI loss costs. In order to avoid insurers not having rates on file, the Bureau will no longer allow an insurer to designate the filing as applicable to the designated reference document only. Each subsequent NCCI loss costs filing supersedes the previous NCCI loss costs, and all insurers must use the approved NCCI loss costs on their effective date or file independent rates (which are subject to the delayed-effect provisions of § [38.2-1912](#)). Multipliers filed by insurers will remain in effect and apply to each subsequent NCCI loss costs filing on the filing's effective date unless and until the insurer files a revised form WCLC-VA.

K. Workers' Compensation Deductible Plans

Instructions for workers' compensation large deductible filings are included as [Exhibit V](#) of this handbook. Certain large deductible plans and retrospective rating plans, when used in writing large risks (defined as risks generating estimated standard workers' compensation premium of at least \$250,000 annually, with a deductible of at least \$100,000 per claim), may be exempted from filing requirements pursuant to § [38.2-1903](#).

Insurers should follow the filing requirements outlined in the NCCI Basic Manual for the Benefits Deductible Coverage Program (Small Deductible Plan).

L. Workers' Compensation Drug-Free Workplace Premium Credits

Section [65.2-813.2](#) of the Code of Virginia requires that insurers provide premium discounts of up to 5% for drug-free workplace programs. Every insurer providing workers' compensation coverage must file rules outlining the credits available and the eligibility criteria.

M. Claims-Made Rates - General Requirements

Claims-made rates must include maturity step factors if the policy includes a retroactive date or similar limitation.

Extended reporting period premiums must be based on the rates in effect on the most recent policy effective date (or renewal date) pursuant to Administrative Letter [1990-3](#).

N. Credit Property Insurance and Credit Involuntary Unemployment Insurance (IUI)

Credit property insurance and credit involuntary unemployment insurance (IUI) rates are regulated under the “prior approval” provisions of Chapter 20. Section [38.2-2003 E](#) of the Code of Virginia establishes a loss ratio standard for credit property and credit IUI rates. The loss ratio standard was set at 40% effective on and after January 1, 2001 and will increase to 45% effective on and after January 1, 2003 and to 50% effective on and after January 1, 2005. Section [38.2-2006.1](#) requires that credit property and credit IUI rates be filed with the Commission to be approved for use on or after April 1, 2001, April 1, 2003, and April 1, 2005.

The provisions of § [38.2-2006.1](#) of the Code of Virginia also establish prior approval regulatory authority for the rates charged for certificates issued or delivered to a Virginia resident even if the master policy is issued or delivered in another state. Refer to Administrative Letter [2000-8](#) for details.

O. Safe Driver Insurance Plans Not Applicable to Commercial Auto

Safe Driver Insurance Plans for commercial automobile insurance are generally not workable due to the frequent changes in drivers and vehicle assignments that are inherent in commercial automobile exposures. It does not appear that rating plans applicable to commercial automobile policies can be maintained in compliance with § [38.2-1905 C](#) of the Code of Virginia. Pursuant to § [38.2-1905 C](#), points assigned under a safe driver insurance plan, whether applicable to commercial or private passenger vehicles, must be assigned to the vehicle customarily driven by the operator responsible for incurring the points. This provision applies to the assignment of points for both accidents and convictions.

A similar situation exists with respect to § [38.2-1905 A](#) of the Code of Virginia, which prohibits an insurer from increasing an insured's premium where the operator causing the accident is a principal operator under another policy. For complete details, refer to Administrative Letter [1998-14](#).

P. Competitive Pricing Forms (CP-12, CP-19, and CP-20)

Administrative Letter [1994-6](#) requires insurers to file competitive pricing forms VA CP-19 (Edition 6/94) and VA CP-20 (Edition 6/94) with each private passenger automobile rate filing and competitive pricing form VA CP-12 (Edition 6-94) with each homeowners rate filing. These forms are included in the administrative letter.

Q. Interpolation Rule Formulas

Insurers wishing to interpolate rates must file their interpolation formula in compliance with § [38.2-1906](#) of the Code of Virginia.

R. Installment Payment Plans

Installment payment plans must be filed with the Bureau on or before the proposed effective date if the insurer is charging a fee. If no fees are charged, the plans are not required to be filed. Refer to Administrative Letter [1993-6](#) and § [38.2-310](#) of the Code of Virginia.

Installment payment plans should be submitted in a single filing if the plan is applicable to more than one line or program. The filing should list the eligible lines and/or programs.

Insurers may not file installment payment plans for residual market (assigned risk) policies.

S. Ranges of Rates Prohibited

Section [38.2-1906](#) of the Code of Virginia requires that specific rates be filed. Ranges of rates and other non-specific rating formulas are not permitted.

T. Refer to Company References as Substitutes for Rates

"Refer to company" rule requirements are addressed in Administrative Letter [1985-11](#). Rates developed pursuant to such rules must be filed with the Bureau prior to use.

U. Rule/Rate Requirement for Every Form - Forms Lists

In accordance with the filing requirements for rates and supplementary rating information set forth in § [38.2-1906](#) of the Code of Virginia, manual rules and rates must be filed for all premium-bearing forms and endorsements.

Companies must provide a list of the forms used with each program on file with the Bureau. The forms list should include the form number, the edition date, and the title of the form. The list can also be used to identify (with an asterisk and footnote) mandatory, non-premium-bearing forms or endorsements as an alternative to filing a manual rule.

V. Tiered Pricing Plans

Tiered rating programs, wherein different rates are charged for the same coverage written by the same company, are permitted. However, certain requirements must be met in order to comply with §§ [38.2-1904](#) and [38.2-1906](#) of the Code of Virginia. If an insurer wishes to use tiered rating, the insurer is required to file eligibility criteria applicable to new and renewal policies for each tier. The eligibility criteria determine how a particular risk is rated in that company (i.e., which tier will apply). Eligibility criteria may not overlap; that is, no risk should be able to meet the eligibility criteria for more than one rating tier. In addition to filing eligibility criteria, insurers are required to "re-underwrite" each policy at renewal to ensure that the appropriate rates are applied in accordance with the filed eligibility criteria. The filed rule must reflect this requirement. The company's underwriting guidelines are not required to be filed. The underwriting guidelines determine what risks are actually eligible to be written by the company, as opposed to how such risks will be rated or priced.

For private passenger automobile programs, it is not acceptable to use "not at fault" accidents (which also includes medical expense and income loss benefits claims and uninsured motorist claims) and comprehensive losses for tier eligibility for renewals. Such a practice could result in an increase in premium for an accident not caused wholly or partially by the insured (a violation of § [38.2-1905 A](#) of the Code of Virginia).

W. Credit Scoring Used in Rating or Tiering

Credit score and credit-related information used in rating personal lines of insurance is a fairly new rating variable. As a result, the credit-related portion of the filing will be sent to the Bureau's consulting actuary for analysis to determine compliance with the rate standards outlined in Virginia Code § [38.2-1904](#). In order for the Bureau of Insurance to consider permitting the use of credit scoring or the use of credit-related information in rating or as part of a tiered rating plan, the following must be included within the filing:

- If the company uses credit score or credit-related information as a separate or final rating variable, the company must provide the credit score ranges and the associated rate differential(s) for each range or band of credit score. Actuarial support for the rate differential(s) is required.
- If the company uses credit score or credit-related information as part of a tiered rating program, the company must provide the credit score ranges and the associated rate differential(s) for each tier. Actuarial support for the rate differential(s) between tiers is required.
- Loss experience must be provided to support the rate differential(s). Credibility of the statistical support is important. Distribution issues need to be considered. For example, consideration must be given to the impact of large losses and premiums need to be adjusted to reflect adequate premiums. This is particularly important if countrywide information is used.
- Companies are not permitted to charge more than an "average" rate or to place a risk in the highest tier if a risk has insufficient credit history to produce a credit score (thin file or no hit) or has no credit history (no score and/or no hit). The filing must specifically state the manner in which "no hits", "thin files" and "no score" risks will be rated.

X. Experience Rating Plans and Schedule Rating Plans

Filed rating plans must assign a maximum credit or debit applicable to the schedule rating plan as well as to any separate expense modifications. In addition, rating plans that provide for a separate expense modification must state whether the maximum debit or credit for the schedule-rating plan includes or excludes the expense modification. Experience and schedule rating plans must indicate whether credits and/or debits developed under each plan are combined with each other in an additive or a multiplicative manner. Please refer to Administrative Letter [1983-9](#) for complete details.

Schedule rating plans must include a rule stating the insurer will document the criteria used at policy inception and annually at renewal to ensure the appropriate credits and debits are applied.

Some RSOs require insurers to physically file expected loss ratios for use with their experience rating plans. Insurers should refer to the RSO circular provided in conjunction with the rating plan.

Y. Expense Reduction Plans

Section [38.2-1904 E](#) of the Code of Virginia permits insurers to use expense reduction plans. Expense reduction plans permit agents to reduce their commission, thus lowering the premium to be charged to the insured. Such plans must be filed as part of the insurer's manual of rules and rates. Each available reduction level must be specified. The plan should specify if the commission level applies to new or renewal business or both. The plan must represent a reduction in premium for each expense reduction level; increases are not acceptable.

Z. Waiver of Premium Rules

Administrative Letter [1983-12](#) provides an explanation of the procedures to be followed for waiver of premium rules. The insured must be advised when return premiums are waived, and such return premiums must be remitted to the insured upon request.

AA. Rules and Rates Exempt From Filing Requirements

Dividend plans are not subject to filing requirements or Bureau approval and should not be submitted.

Section [38.2-1902](#) exempts aircraft hull and aircraft liability rates from filing requirements. § [38.2-1903.1](#) of the Code of Virginia exempts certain rates used in writing large commercial risks that meet the criteria specified in the statute. Refer to the administrative orders listed below for specific lines and sub-classifications of insurance that are exempted from rate filing requirements pursuant to the provisions of § [38.2-1903](#) of the Code of Virginia. If an insurer elects to file rates that are exempt from filing requirements, the insurer must follow the appropriate filing procedures. Once filed, the "exempt" rates are then considered filed rates, which must be used as filed.

BB. The following administrative orders exempt certain rates from filing requirements:

- **Administrative Order [11397](#)** - Exempts rules and rates for Liquor Liability
- **Administrative Order [11396](#)** - Outlines eligibility for (a) rating certain classes of commercial general liability insurance.
- **Administrative Order [11348](#)** - Exempts rules and rates for Business Credit Insurance.
- **Administrative Order [11293](#)** - Exempts rules and rates for coverage for Year 2000-Related Computer and Other Electronic Problems for all lines of commercial insurance.
- **Administrative Order [11260](#)** - Exempts Weather Insurance rules and rates.
- **Administrative Order [11249](#)** - Exempts rules and rates for Directors and Officers Liability, Fiduciary Liability, and liability for medical and pharmaceutical clinical trials testing.

- **Administrative Order [11248](#)** - Exempts rules and rates for Architects and Engineers Professional Liability and Environmental Impairment Liability, including underground storage tanks.
- **Administrative Order [11167](#)** - Exempts Employment Practices Liability rules and rates.
- **Administrative Order [10210](#)** - Exempts companies from the requirement to adhere to filed rates for automobile liability, automobile physical damage, and general liability insurance when the annual manual basic limits premium is \$150,000 or more based on the company's filings.
- **Administrative Order [10208](#)** - Exempts excess/umbrella liability rules and rates when the described minimum underlying limits and/or retentions are required.
- **Administrative Order [9721](#)** - Exempts rules and rates for private pleasure watercraft 26' or more in length.
- **Administrative Order [9079](#)** - Exempts certain commercial inland marine rules and rates. Only the classes listed in the order are subject to filing requirements.
- **Administrative Order [8873](#)** - Exempts rules and rates for nuclear energy property insurance (physical damage).
- **Administrative Order [8497](#)** - Exempts mortgage pool insurance rules and rates.
- **Administrative Order [8301](#)** - Exempts rules and rates for certain highly protected risks.
- **Administrative Order [7236](#)** - Exempts companies from the requirement to adhere to filed rules and rates for Boiler and Machinery coverage developing \$50,000 or greater annual deposit premium at filed rates.
- **Administrative Order [6855](#)** - Exempts nuclear energy liability rules and rates.
- **Administrative Order [6847](#)** - Exempts rules and rates for excess property coverage written above Virginia Property Insurance Association maximum limits.
- **Administrative Order [6844](#)** - Exempts rules and rates for excess-of-loss fire insurance with insured's retention of \$100,000 or more.

III. FILING REQUIREMENTS FOR POLICY FORMS AND ENDORSEMENTS

Pursuant to § [38.2-317](#) of the Code of Virginia, all forms and endorsements of the kind to which Chapter 19 (§ [38.2-1900](#) et seq.) applies (§ [38.2-1902](#) outlines the scope of Chapter 19) must be received at least 30 days prior to the proposed effective date (on the basis of "policies effective on or after..."). The 30-day prior filing requirement is not applicable to statutory fire insurance policies (meaning policies written in the language specified in §§ [38.2-2104](#) and [38.2-2105](#)), standard automobile policy forms and endorsements, workers' compensation and

employers liability forms, or surety forms, or to forms specifically exempted from filing requirements by administrative order or pursuant to the provisions of § [38.2-1903.1](#) (large commercial risks). The Virginia Workers' Compensation Commission is responsible for form review and approval for workers' compensation insurance pursuant to § [65.2-813](#) of the Code of Virginia.

Filings that include policy forms or endorsements will be reviewed and either approved or disapproved within 30 days of the Bureau's receipt of the filing unless you are notified in writing that the waiting period is being extended. The waiting period may be extended in order to provide the filer with the opportunity to make corrections within the extended period and retain the original effective date. In these instances, a response will be requested by a specified date. If the response is not received when requested, the filing will be disapproved. In the event that the review cannot be completed within 30 days, the Bureau will also notify the filer in writing that the time allowed for review is extended for an additional 30 days.

When a filing is disapproved and the insurer resubmits the filing within one year, only the requested amendments and corrections need to be submitted, since the Bureau will retain the disapproved materials for one year. The insurer must address the re-submission to the attention of the examiner who disapproved the filing, and include the Bureau's filing identification number ("BOI Number"). The insurer must also propose a new policy effective date in accordance with Administrative Letter [1990-3](#) and § [38.2-317](#), allowing at least 30 days after the date the re-submission will be received by the Bureau. The reasons for which forms may be disapproved are outlined in § [38.2-317 B](#).

The statutory 172-line fire policy and the standard fire insuring agreement are prescribed by §§ [38.2-2104](#) and [38.2-2105](#) of the Code of Virginia. Standard automobile forms and endorsements are promulgated by the Bureau in accordance with § [38.2-2218](#) of the Code of Virginia. These forms are available for use by all insurers and are exempt from filing requirements.

Forms such as notices, "blank" or clerical change endorsements, and declarations pages, that do not contain terms or conditions of coverage do not require Bureau approval and should not be submitted.

A. Rate Service Organizations (RSOs)

An RSO may file policy forms or endorsements on behalf of its members and subscribers, if an insurer authorizes the RSO to do so. Insurers authorizing an RSO to file forms on their behalf need not advise the Bureau of their election to use the RSO forms unless:

- (1) The insurer elects to use the RSO's reference filing but chooses an effective date later than the date set by the RSO. Such insurers must notify the Bureau of their own effective date prior to the effective date filed by the RSO.
- (2) The insurer elects not to utilize the RSO's reference filing, or to delay implementation indefinitely. Such insurers must notify the Bureau of their election prior to the RSO's effective date.
- (3) The insurer makes amendments to any forms filed on its behalf by an RSO. This must be accomplished by filing the amended form with the Bureau in accordance

with the 30-day waiting period set forth in § [38.2-317](#) of the Code of Virginia. The insurer must indicate, in detail, in the cover letter or explanatory memorandum every change, the extent of the change, and where such change is located in the form or endorsement.

If the change is clerical; i.e., adding a company name or logo or changing the form number, the company is not required to submit the form for the Bureau's review or approval. However, a cross-reference list is required if form numbers are changed. The list must indicate the RSO's form's title and form number and the corresponding company form number.

- (4) Refer to pages 3 and 4 of Administrative Letter [1982-7](#) for additional information regarding RSO form filings.

B. Independent Form Filings

Insurers must file all independently developed forms and endorsements for the Bureau's review and approval at least 30 days prior to the proposed effective date pursuant to § [38.2-317](#) of the Code of Virginia. Endorsements should clearly indicate the specific section of the policy form being amended or replaced.

C. Property Insurance Form Filings

Virginia Administrative Code Section [14 VAC 5-340-10](#) et seq (Formerly Regulation 17)

Virginia Administrative Code Section [14 VAC 5-340-10](#) et seq. outlines the minimum standards of content for policies insuring owner-occupied dwellings.

Insurers who elect to develop independent policy forms and endorsements must carefully examine the provisions of [14 VAC 5-340-10](#) et seq. to ensure compliance prior to submission. The filing must contain a certification of compliance. Suggested language for certification of compliance with [14 VAC 5-340-10](#) et seq. is as follows: "We certify that this policy and all endorsements attached hereto are in compliance with [14 VAC 5-340-10](#) et seq. of the Virginia Administrative Code."

The homeowners and dwelling fire programs approved for RSOs, (Insurance Services Office, Inc. and American Association of Insurance Services, Inc.) meet or exceed the minimum standards set forth in [14 VAC 5-340-10](#), et seq.

Ordinance or Law (Mandatory Offer of Coverage)

Pursuant to § [38.2-2124](#) of the Code of Virginia, insurers issuing or delivering new or renewal policies of fire insurance or policies of fire insurance in combination with other coverage are obligated to offer in writing as an option a provision that property will be repaired or replaced in accordance with applicable ordinances or laws that regulate construction, repair, or demolition. The statute does not permit these endorsements to exclude coverage for ordinances or laws related to pollution or environmental impairment. Refer to Administrative Letter [1993-9](#) for details.

Replacement Cost Coverage

Pursuant to the provisions of § [38.2-2119 B](#) of the Code of Virginia, fire insurance policies or policies of fire insurance in combination with other coverage which provide replacement cost coverage must permit the insured to make a claim for the actual cash value of the property without prejudicing the insured's right to later make a claim for the difference between the actual cash value and the full replacement cost of the property.

Such claims must be accepted if made within six months of the later of (i) the last date the insured received payment for the actual cash value, or (ii) the date of entry of a final order declaring the right of the insured to full replacement cost coverage.

Functional Replacement Cost Coverage

Refer to § [38.2-2119 C](#) of the Code of Virginia for requirements when providing, at the insured's option, loss settlement on a functional replacement cost basis.

Water and Sewer Backup Coverage (Mandatory Offer of Coverage)

Section [38.2-2120](#) of the Code of Virginia requires insurers that issue or deliver homeowners policies in Virginia to offer as an option a provision for insuring against loss caused by or resulting from water which backs up through sewers or drains. Refer to Administrative Letter [1980-2](#) for details.

D. Automobile (Motor Vehicle) Insurance Form Filings

Section [38.2-2218](#) of the Code of Virginia gives the Bureau the authority to establish standard policy forms and endorsements for writing automobile insurance. It is not necessary for the insurer to physically file standard automobile forms for review or approval. Standard automobile forms are approved for use by all insurers writing motor vehicle insurance in Virginia.

Insurers writing automobile insurance in Virginia must use the standard forms in the precise language adopted by the Bureau pursuant to § [38.2-2220](#) of the Code of Virginia. Lists of the currently approved standard forms are included as [Exhibit VI](#) (Commercial Auto Forms) and [Exhibit VII](#) (Personal/Family Auto Forms) of this handbook.

Section [38.2-2223](#) of the Code of Virginia establishes that insurers may submit for the Bureau's review and approval, "Additional provisions, other than those in the standard form, or coverages more favorable than those in the standard form." Section [38.2-2224](#) permits insurers to develop readable forms or endorsements which deviate in language, but not in "substance or coverage" from the standard forms. However, all such endorsements must be demonstrated to provide coverage that is broader than the coverage provided by the standard forms, and must be in no respect less favorable to the insured than the standard forms. These endorsements are subject to the 30-day prior-approval provisions of § [38.2-317](#).

Pursuant to the provisions of § [38.2-2230](#) of the Code of Virginia, the offer of rental reimbursement coverage must be made by every insurer issuing a new or renewal

"policy of motor vehicle insurance" as defined in § [38.2-2212](#) of the Code of Virginia. Commercial automobile policies endorsed to provide coverage for individual named insureds may also be subject to the provisions of § [38.2-2230](#). Refer to Administrative Letter [1994-7](#) for details.

Permissive Use of Motor Vehicles, Aircraft, and Watercraft ("Omnibus Clause")

Section [38.2-2204](#) requires all policies covering liability for bodily injury or property damage arising from the ownership, maintenance, or use of any motor vehicle, aircraft, or private pleasure watercraft issued upon, or to the owner of, such motor vehicle, aircraft, or watercraft to provide coverage to all permissive users of, and any persons responsible for the use of, the motor vehicle, aircraft, or private pleasure watercraft. This statute prohibits the use of named driver exclusions in automobile insurance policies.

Personal Lines Automobile Coverage

Administrative Order [11372](#) approved Insurance Services Office, Inc., Personal Auto Policy (PP 00 01 06-98) and endorsements as new readable standard auto forms for personal lines automobile insurance policies effective on and after September 1, 2000. Any insurer that previously received approval of a readable family automobile form must use the Personal Auto Policy for all policies effective on and after September 1, 2001. All other insurers may elect to use either the Personal Auto Policy forms or the "legal language" Family Auto Policy and/or Special Auto Policy. The corresponding endorsements that pertain to each policy form are not interchangeable.

Insurers that utilize the "exclusionary" endorsements E104a Sound Receiving and Transmitting Equipment Excluded, E104a Sound Receiving and Transmitting Equipment Excluded, E131 Customizing Equipment Excluded and/or A925 Sound Reproducing or Recording Equipment Excluded with the Family Automobile Policy or the Special Package Automobile Policy must offer the corresponding "buy-back" endorsements. Standard form E107 Insurance for Certain Sound Receiving and Transmitting Equipment must be offered when standard form E104a Sound Receiving and Transmitting Equipment Excluded is utilized. Standard form E132 Customizing Equipment Coverage must be offered when standard form E131 Customizing Equipment Excluded is utilized. Standard form A926 Limited Insurance For Certain Sound-Reproducing or Recording Tapes or Other Such Media must be offered when standard form A925 Sound Reproducing or Recording Equipment Excluded is utilized.

Rating Information Statements

Section [38.2-2214](#) of the Code of Virginia requires insurers to file a rating information statement with all private passenger automobile programs. The statement must define rate classifications and include all available discounts and surcharges. Since this statement is compared to the manual, it is necessary for insurers to file a revised rating information statement whenever there is a change in the manual that affects the information included in the rating information statement (i.e., a new discount introduced). The rating information statement is considered a rule and rate filing and is not approved as stated in the statute; such filings are acknowledged as "filed". Rating information statements include a summary and do not need to be identical to the manual rules.

E. Credit Property Insurance and Credit Involuntary Unemployment Insurance (IUI)/Credit Disclosure Forms

Insurers should carefully review the form and disclosure notice requirements for credit property insurance and credit IUI insurance contained in § [38.2-233](#) of the Code of Virginia. Significant changes were made to the regulation of credit property insurance and credit involuntary unemployment insurance during the 2000 Virginia General Assembly Session via House Bill 716. Purchasers of credit property insurance must be given the same disclosures as those required to be given to purchasers of credit IUI. For example, § [38.2-233 F](#) established a free look period and all credit property and credit IUI forms must include a notice advising consumers that they have a specific number of days to cancel the policy and receive a full refund; and § [38.2-233 G](#) prohibits insurers from charging premiums for items not covered under a credit property insurance policy, such as finance charges, service fees, delivery charges, taxes, or interest, under closed-end credit transactions.

This legislation also established regulatory authority for certificates issued or delivered in Virginia, even if the master policy is issued or delivered in another state.

Refer to Administrative Letter [2000-8](#) for more details of the changes passed in 2000.

The disclosure requirements of §§ [38.2-233](#) (credit property and credit IUI) and [38.2-3735](#) (credit life and credit accident insurance) of the Code of Virginia may be combined in a single disclosure form. The life and health and property and casualty companies must each submit the same disclosure form to the Bureau for approval.

F. Uninsured Boaters Insurance (Mandatory Offer of Coverage)

Section [38.2-2232](#) of the Code of Virginia requires all insurers issuing new or renewal policies or contracts covering liability arising from the ownership, maintenance or use of a private pleasure watercraft to offer, in writing, the option of purchasing coverage for damages which the insured is legally entitled to recover from the owner or operator of an uninsured private pleasure watercraft. Such insurer is required to offer limits of liability for uninsured private pleasure watercraft coverage equal to the limits of liability insurance provided by the policy. Therefore, any insurer writing policies covering liability on private pleasure watercraft must offer the option of purchasing uninsured boaters coverage. Policies that are of an excess or umbrella type or which provide liability coverage incidental to a policy not related to a specifically insured private pleasure watercraft are not required to offer, provide, or make available uninsured private pleasure watercraft coverage.

G. Liability Insurance Form Filings

Bankruptcy, Insolvency, Unsatisfied Judgment Provisions

Section [38.2-2200](#) requires all policies insuring against liability for personal injury or property damage to contain provisions stating that:

- (1) Insolvency or bankruptcy of the insured, or the insured's estate, shall not relieve the insurer of any of its obligations under the policy, and

- (2) Any party who has obtained a judgment against the insured which is returned unsatisfied may bring an action against the insurer to recover damages insured by the policy.

Permissive Use of Motor Vehicles, Aircraft, and Watercraft (“Omnibus Clause”)

Section [38.2-2204](#) requires all policies covering liability for bodily injury or property damage arising from the ownership, maintenance, or use of any motor vehicle, aircraft, or private pleasure watercraft issued upon, or to the owner of, such motor vehicle, aircraft, or watercraft to provide coverage to all permissive users of, and any persons responsible for the use of, the motor vehicle, aircraft, or private pleasure watercraft.

Claims-Made Liability Policies

The Bureau is authorized by § [38.2-2229](#) of the Code of Virginia to develop a claims-made regulation. Until such time as a regulation is promulgated, the following guidelines will apply:

- An Extended Reporting Period (ERP) option must be offered to all named insureds upon cancellation or nonrenewal by either the insurer or the insured, upon advancement of any retroactive date, or upon renewal on other than a claims-made basis.
- The insurer does not have to offer the ERP if cancellation is due to nonpayment of premium or failure to cooperate with the insurer (non-compliance with policy terms or conditions).
- An unlimited ERP must be provided with respect to commercial general liability (forms providing bodily injury and property damage liability coverage for premises, operations, products, and completed operations). An unlimited ERP must also be offered as an option with respect to other forms of claims-made liability coverage, such as professional liability, errors and omissions, and wrongful act coverages; however, more limited options may also be offered.
- The insured must be allowed at least 30 days after coverage ends in which to purchase the ERP option. Once in effect, the ERP cannot be cancelled by the insurer except for nonpayment of premium.
- With respect to General Liability coverage, purchase of the ERP must reinstate policy limits. Insureds must be offered the option of purchasing reinstated limits for all other claims-made liability coverages except Umbrella/Excess and Environmental Impairment (pollution) liability.
- If an exclusionary (“laser”, or “carve-out”) endorsement is attached other than at the inception date of a new business claims-made policy, an ERP must be offered for the excluded coverage. The ERP endorsement for the excluded coverage is subject to the same requirements that apply to the policy to which it attaches. If the policy requires reinstatement of the aggregate, the ERP for the excluded coverage must also reinstate the aggregate. If the policy requires an unlimited ERP, then the ERP for the excluded coverage must also be of unlimited duration. The insured must be allowed thirty days after the effective date of the exclusion to purchase the ERP.

- Excess or umbrella liability policies must contain their own ERP provisions. They cannot follow form with the underlying coverage. The availability of the ERP in an excess or umbrella policy cannot be contingent upon the continuation of the underlying insurance or the purchase of an ERP endorsement for the underlying policies.
- The ERP coverage can apply as excess over other coverage, but the insurer cannot void coverage if other insurance applies.

H. Binding Arbitration Prohibited

Section [38.2-312](#) of the Code of Virginia states that no insurance contract may be issued or delivered in the Commonwealth of Virginia if the contract contains any condition, stipulation or agreement depriving the courts of the Commonwealth of jurisdiction in actions against the insurer. Therefore, insurers are not permitted to include binding arbitration or binding appraisal conditions in policy forms. However, arbitration or appraisal conditions or clauses are permitted provided that they do not attempt to usurp the courts of their jurisdiction. For example, the insurance policy may include a provision that indicates the insured and insurer may agree to resolve a dispute through a non-binding appraisal or arbitration process after a loss. Refer to Administrative Letter [1998-12](#) for details.

I. Fraud Notices (Effective January 1, 1999 and Expiring January 1, 2003)

Effective January 1, 1999, Titles [38.2](#) and [58.1](#) add a new chapter to Title [52](#) to create a fraud unit within the Department of State Police. Section [52-40](#) of the Code of Virginia requires all insurance applications and all claim forms to contain a statement (permanently affixed to, or included as part of, the application or claim form) that states in substance that "It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits." Insurers should consult with their legal department regarding the proposed use of wording that differs from the language of the statute.

Claim forms are not subject to approval by the Bureau and should not be submitted. Applications are subject to Bureau approval only if they attach to, and become a part of, the policy.

J. Forms Exempted From Filing Requirements By Administrative Order

The following administrative orders exempt certain policy forms and endorsements from filing requirements pursuant to § [38.2-317.1](#) of the Code of Virginia:

- **Administrative Order [11317](#)** - Exempts forms covering certain highly protected risks, as defined.
- **Administrative Order [9720](#)** - Exempts forms for private pleasure watercraft 26' in length and over from filing requirements.
- **Administrative Order [9078](#)** - Exempts certain commercial Inland Marine forms from filing requirements. Only the classes listed in the order are subject to filing requirements.

- **Administrative Order [8124](#)** - Permits the manuscripting of endorsements that broaden approved forms for the lines specified in the order. Such endorsements need not be filed for approval if utilized on an occasional basis, without a premium charge.

IV. SIGNIFICANT STATUTORY REFERENCES IN TITLE 38.2 OF THE CODE OF VIRGINIA FOR RULE, RATE, AND FORM FILINGS
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- Chapter 1, (§ [38.2-100](#) et seq.) General Provisions - Defines and classifies the various lines of insurance.
- Chapter 2, (§ [38.2-200](#) et seq.) Provisions of a General Nature - Specific attention should be given to § [38.2-231](#), Notice of Cancellation of or Refusal to Renew Certain Commercial Insurance Policies. When a Business Pursuits endorsement is attached to a personal lines policy the provisions of § [38.2-231](#) of the Code of Virginia also apply to that policy. Refer to Administrative Letter [1987-14](#) for details.
- Chapter 3, (§ [38.2-300](#) et seq.) Provisions Relating to Insurance Policies and Contracts - Outlines provisions relating to the content of policies and authority for approval and/or disapproval of forms.
- Chapter 18, (§ [38.2-1800](#) et seq.) Insurance Agents - Section [38.2-1803](#) contains a provision that no policy shall be deemed invalid due to the absence of signature or countersignature of an agent.
- Chapter 19, (§ [38.2-1900](#) et seq.) Regulation of Rates Generally - Outlines the manner in which insurance rates are regulated in Virginia, sets forth rate standards, the authority of rate service organizations, and the procedure for disapproval of rates and exemption from filing requirements.
- Chapter 20, (§ [38.2-2000](#) et seq.) Regulation of Rates For Certain Types of Insurance – Describes the regulation of rates for certain types of insurance that are subject to prior approval.
- Chapter 21, (§ [38.2-2100](#) et seq.) Fire Insurance Policies - Includes the statutory insuring agreement and the 172 lines of the standard fire policy.
- Chapter 22, (§ [38.2-2200](#) et seq.) Liability Insurance Policies - Outlines requirements for liability insurance policies, including automobile. Special attention should be given to §§ [38.2-2200](#) and [38.2-2204](#) when submitting form filings.
- Chapter 23, (§ [38.2-2300](#) et seq.) Legal Services Insurance - Outlines requirements for Legal Services insurance.
- Chapter 24, (§ [38.2-2400](#) et seq.) Fidelity and Surety Insurance - Outlines requirements for insurers providing Fidelity and Surety insurance.
- Chapter 25, (§ [38.2-2500](#) et seq.) Mutual Assessment Property and Casualty Insurers - Outlines classes of insurance which may be written by such insurers and sets forth other applicable requirements.

- Chapter 26, (§ [38.2-2600](#) et seq.) Home Protection Insurers - Outlines regulation of Home Protection insurers.
- Chapter 30, (§ [38.2-3000](#) et seq.) Uninsured Motorists Fund - Contains provisions for handling of the distribution of the Uninsured Motorists Fund.
- Chapter 50, (§ [38.2-5000](#) et seq.) Virginia Birth-Related Neurological Injury Compensation Act - § [38.2-5020.1](#) requires credits applicable to medical malpractice premiums for certain participating physicians and hospitals.

V. STATISTICAL AGENT REPORT FORM

Each insurer is required to complete and submit form VA SRF-2 (included as [Exhibit II](#) of this handbook). This form identifies the statistical agent to which the insurer reports statistics for each line of insurance the insurer is authorized to write in Virginia. The VA SRF-2 form must be completed in its entirety at the time of licensing and must be resubmitted if the insurer makes a change to its name or adds a line of insurance.

INDEX OF EXHIBITS

<u>Exhibit I</u>	Excess Rate Applications ("Consent to Rate")
<u>Exhibit II</u>	Statistical Agent Reporting Form
<u>Exhibit III</u>	List of Available Filing Checklists
<u>Exhibit IV</u>	Filing Authorization Form
<u>Exhibit V</u>	Filing Instructions for Workers' Compensation Deductible Plans
<u>Exhibit VI</u>	List of Commercial Auto Standard Forms
<u>Exhibit VII</u>	List of Personal Lines Auto Standard Forms

ADMINISTRATIVE LETTERS

Administrative Letter [2000-7](#) – Credit Property Insurance.

Administrative Letter [1998-14](#) - Point Assignments or Increases in Automobile Insurance Premiums Due to Accidents or Convictions.

Administrative Letter [1998-12](#) - Binding Arbitration Provisions in Insurance Contracts

Administrative Letter [1997-8](#) - Order Vacating Delayed Effect Rate Filings for Certain Lines and Sub-Classifications of Commercial Liability Insurance.

Administrative Letter [1994-7](#) - Mandatory offer of Rental Reimbursement Coverage.

Administrative Letter [1994-6](#) - Revisions to Competitive Pricing Forms VA CP-12 (6/94), VA CP-19 (6/94) and VA CP-20 (6/94).

Administrative Letter [1993-18](#) - Adoption of loss costs filed by the National Council on Compensation Insurance.

Administrative Letter [1993-11](#) - Credit Involuntary Unemployment Insurance.

Administrative Letter [1993-10](#) - Use of final rates filed by rate service organizations for property and casualty lines of insurance other than Workers' Compensation Insurance.

Administrative Letter [1993-9](#) - Building ordinance or law coverage.

Administrative Letter [1993-6](#) - Installment payment plans.

Administrative Letter [1991-9](#) - Private passenger automobile medical expense coverage effective 7/1/91.

Administrative Letter [1990-9](#) - Point assignment under a safe driver insurance plan.

Administrative Letter [1990-5](#) - Prospective loss costs filing procedures.

Administrative Letter [1990-3](#) - Policy effective dates.

Administrative Letter [1989-10](#) - Rate filings subject to the provisions of §§ [38.2-1906](#) or [38.2-2003](#) of the Code of Virginia.

Administrative Letter [1987-14](#) - Implementation of § [38.2-231](#) of the Code of Virginia.

Administrative Letter [1987-11](#) - Actuarial certification forms.

Administrative Letter [1985-11](#) - "Refer to Company" references.

Administrative Letter [1983-12](#) - Manual rules that waive premium refunds or charges.

Administrative Letter [1983-9](#) - Experience/schedule rating plans - application of credits and debits. Schedule rating plans - expense modification application.

Administrative Letter [1983-7](#) - NAIC number to be included in all filings.

Administrative Letter [1982-7](#) - Competitive Pricing Rating Law Chapter 201 (S117), 1982 Acts of Assembly rate making and rate-filing obligations.

Administrative Letter [1980-2](#) - Homeowners insurance against loss caused or resulting from water which backs up through sewers or drains.

ADMINISTRATIVE ORDERS

Administrative Order [11397](#) – Suspends the requirement of filing rules and rates for liquor liability.

Administrative Order [11396](#) – Outlines eligibility for “a” rating certain classes of general liability

Administrative Order [11348](#) – Suspends the requirements for filing rules and rates for Business Credit Insurance.

Administrative Order [11317](#) - Exempts Certain Highly Protected Risks.

Administrative Order [11293](#) - Exempts filing rules and rates for Year 2000 Computer Related and other Electronic Problems for all Lines of Commercial Insurance.

Administrative Order [11249](#) - Exempts Directors and Officers Liability, Fiduciary Liability, and liability for medical and pharmaceutical clinical trials testing.

Administrative Order [11248](#) - Exempts Architects and Engineers Professional Liability and Environmental Impairment, including underground storage tanks.

Administrative Order [11167](#) - Exempts filing rules and rates for Employment Practices Liability.

Administrative Order [10994](#) - Approving amendments to, and continued use of certain rates for writing the coverage required by § [38.2-2206](#) of the Code of Virginia for protection against uninsured motorists insurance for use by all companies.

Administrative Order [10210](#) - Exempts automobile liability, automobile physical damage and general liability when annual basic limits premium is \$150,000 or more.

Administrative Order [10208](#) - Exempts excess automobile and excess general liability when minimum underlying limits and/or retentions are required.

Administrative Order [9721](#) - Exempts rules and rates for private pleasure watercraft 26' in length and over from filing requirements.

Administrative Order [9720](#) - Exempts forms for private pleasure watercraft 26' in length and over from filing requirements.

Administrative Order [8873](#) - Exempts nuclear energy property insurance (physical damage) rates.

Administrative Order [8497](#) - Exempts mortgage pool insurance rates.

Administrative Order [8301](#) - Exempts certain highly protected risks.

Administrative Order [8124](#) - Permits the manuscripting of broadenings of approved forms for the lines specified in the Order. Such forms need not be filed for approval if utilized on an occasional basis without a premium charge.

Administrative Order [7236](#) - Exempts boiler and machinery rates with \$50,000 or greater annual deposit premium.

Administrative Order [6855](#) - Exempts nuclear energy liability rates.

Administrative Order [6847](#) - Exempts rates for excess coverage written above Virginia Property Insurance Association (VPIA) maximum limits.

Administrative Order [6844](#) - Exempts excess of loss fire insurance rates with insured's retention of \$100,000 or more.

EXHIBIT I

EXCESS RATE FOR A SPECIFIC RISK ("CONSENT TO RATE")

Instructions

An insurer may apply to the State Corporation Commission for approval of an excess rate for a specific risk as provided for in §§ [38.2-1920](#) and [38.2-2013](#) of the Code of Virginia. In order to receive approval of an excess rate for a specific risk (sometimes referred to as a "consent to rate"), the insurer must supply the Bureau with the following information:

1. A completed copy of the appropriate application, signed by the insured or prospective insured. Please note that there is one application form applicable to workers' compensation rates and a second application form for all other lines of insurance.
2. The specific reason(s) the risk warrants an excess rate. Such phrases as "unique characteristics," "class of business," and "reinsurance" are not specific reasons. General statements (such as "high liability exposure," "claims history," etc., are also unacceptable. The insurer must elaborate and give the specific exposure or loss history that is not contemplated by the insurer's filed rate.
3. The policy effective date and expiration date. Excess rates cannot be approved prior to the date the application is received by this office; therefore, the insurer may only charge the excess rate on a particular risk from the approval date to the expiration date of the policy. From the inception date of the policy to the approval date of the excess rate, the insurer must charge its applicable filed rate. It is the responsibility of the insurer to prorate and compute the annual premium. An excess rate may not be charged beyond the expiration date of the policy for which it was approved.

Also, an insurer may not manuscript forms or restrictive endorsements for policies for which the Bureau approves excess rates. The approval applies to the rate, only. All forms must be filed with the Bureau for prior approval in accordance with § [38.2-317](#) of the Code of Virginia, unless exempted from filing requirements by statute or administrative order.

EXHIBIT I

APPLICATION FOR AN EXCESS RATE APPLICABLE TO A SPECIFIC RISK VIRGINIA

NOTE: This application must be completed in full, **including supporting documentation for the premium calculation**, signed by the insured or prospective insured, and submitted **by the insurer** on or before the effective date of the excess rate.

Line of Insurance _____

Insurance Company _____

Mailing Address _____

NAIC No. _____ Contact Name _____ Phone No _____

Agent/Producer's Name _____ FEIN No. Or Social Security Number _____

Mailing Address _____

Name of Insured _____

Mailing Address _____

Filed rate: \$ _____ (Attach supporting documentation providing all information necessary for calculation of premium.)

Proposed excess rate: \$ _____ or _____ %

Specific reason(s) for excess rate: _____

Effective Date of Policy: From _____ to _____

Effective Date of Excess Rate: From _____ to _____

Insured's (or prospective insured's) written consent to excess rate:

Section [38.2-1920](#) of the Code of Virginia permits the Insurance Commissioner to approve a rate in excess of an insurer's filed rate for a specific risk upon receipt of a statement of the reason(s) for the excess rate and the signed consent of the insured or prospective insured. Your signature below indicates that you understand that the proposed excess rate is higher than the insurer's filed rate and that you understand the reason(s) for the excess rate shown above.

Signature: _____

Date: _____ Title _____

EXHIBIT I

APPLICATION FOR AN EXCESS
WORKERS' COMPENSATION RATE APPLICABLE TO A SPECIFIC RISK
VIRGINIA

NOTE: This application must be completed in full, signed by the insured or prospective insured, and submitted **by the insurer** on or before the effective date of the excess rate. The insurer must provide all information necessary for calculating the premium based on filed rates.

Insurance Company _____

Mailing Address _____

NAIC No. _____ Contact Name _____ Phone No _____

Agent/Producer's Name _____ FEIN No. Or Social Security Number _____

Mailing Address _____

Name of Insured _____

Mailing Address _____

*Class Code _____ Filed rate: \$ _____ (Attach supporting documentation providing all information necessary for calculation of premium.)

*Class Code _____ Proposed excess rate: \$ _____ or _____ %

*If more than one class code, attach schedule

Specific reason(s) for excess rate: _____

Effective Date of Policy: From _____ to _____

Effective Date of Excess Rate: From _____ to _____

Insured's (or prospective insured's) written consent to excess rate:

Section [38.2-1920](#) of the Code of Virginia permits the Insurance Commissioner to approve a rate in excess of an insurer's filed rate for a specific risk upon receipt of a statement of the reason(s) for the excess rate and the signed consent of the insured or prospective insured. Your signature below indicates that you understand that the proposed excess rate is higher than the insurer's filed rate and that you understand the reason(s) for the excess rate shown above.

Signature: _____

Date: _____ Title _____

EXHIBIT II

STATISTICAL REPORT FORM VIRGINIA STATE CORPORATION COMMISSION – BUREAU OF INSURANCE PO BOX 1157, RICHMOND VA 23218

Pursuant to Virginia Code §§ [38.2-1919](#) and [38.2-2012](#), **Company Name:** _____
NAIC NUMBER: _____ will report its underwriting experience data to one or more of the following statistical agent(s) that is/are authorized to collect statistics in the Commonwealth of Virginia:

AAIS – American Association of Insurance Services
HIS – Hail Information Services, Inc.
MERB – Mill and Elevator Rating Bureau
NAII – National Association of Independent Insurers
NCCI – National Council on Compensation Insurance

FMSB – Factory Mutual Service Bureau
ISO – Insurance Services Office, Inc
MSO – Mutual Service Office
NCIS – National Crop Insurance Services
NISS – National Independent Statistical Services

In the table below, circle or highlight only one statistical organization for each line the company is licensed to write in Virginia

LINES OF INSURANCE							
Animal ¹	MERB	In-House					
Boiler and Machinery	FMSB	ISO	NAII	NISS			
Burglary and Theft	AAIS	ISO	MERB	MSO	NAII	NISS	
Commercial Auto Liability	AAIS	ISO	MSO	NAII	NISS		
Commercial Auto Physical Damage	AAIS	ISO	MSO	NAII	NISS		
Commercial Multi-Peril	AAIS	NAII	ISO				
Credit ²	In-House						
Credit Involuntary Unemployment ²	In-House						
Credit Property ²	In-House						
Farmowners	AAIS	ISO	NAII	NISS			
Fidelity	ISO	MSO	NAII	NISS	SAA		
Fire	AAIS	FMSB	ISO	MERB	MSO	NAII	NISS
Glass	AAIS	ISO	MSO	NAII	NISS		
Homeowners	ISO	MSO	NAII	NISS	AAIS		
Home Protection ²	In-House						
Inland Marine	AAIS	FMSB	ISO	MERB	MSO	NAII	NISS
Legal Services ²	In-House						
Liability Other Than Auto	AAIS	FMSB	ISO	MSO	NAII	NISS	
Miscellaneous Property ¹	FMSB	HIS	MERB	NCIS			
Mortgage Guaranty	NAII	In-House ²					
Private Passenger Auto Liability	AAIS	ISO	NAII	NISS			
Private Passenger Auto Phy.Damage	AAIS	ISO	NAII	NISS			
Surety	SAA	NAII					
Title ²	In-House						
Water Damage ¹	FMSB	MERB					
Workers Compensation	NCCI						

Name of person completing this form (please print) _____ Title _____
 Date _____ Phone _____ E-mail _____ FAX _____

¹ Animal, except for pet insurance, can be included within Fire, Miscellaneous Property, Farmowners, Homeowners, Commercial Multi-Peril or Inland Marine. For pet insurance, see footnote number 2 below.

² Currently there are no licensed statistical organizations for this line of insurance. **You must inform us of how the company is internally keeping statistics.**

EXHIBIT III

VIRGINIA FILING CHECKLISTS

The following checklists are available for downloading from the Bureau's web site at <http://www.state.va.us/scc/division/boi/webpages/naicproductreviewchecklistpc.htm>:

Personal Lines:

- Collateral Protection and/or Mechanical Breakdown
- Credit Involuntary Unemployment
- Credit Property
- Dwelling Fire
- Guaranteed Asset Protection (GAP)
- Homeowners
- Home Protection (Home Warranty)
- Mortgage Guaranty
- Personal Auto
- Personal Marine
- Personal Umbrella/Excess
- Pet Insurance
- Service Contract/Warranty Contract Reimbursement

Commercial Casualty:

- Commercial Auto
- Commercial Umbrella/Excess Liability
- Errors & Omissions Liability – Wrongful Acts Coverage
- Legal Services Insurance
- Pollution Liability – Environmental Impairment Liability
- Professional Liability
- Workers' Compensation

Commercial Multi-Line:

- Business Credit
- Commercial Animal Insurance
- Commercial Boiler and Machinery
- Commercial Businessowners Policy
- Commercial Crime (Burglary and Theft Coverage)
- Commercial Fire
- Commercial General Liability
- Commercial Inland Marine
- Commercial Miscellaneous Property
- Commercial Package
- Commercial Water Damage
- Farmowners
- Fidelity Insurance
- Glass Insurance

EXHIBIT IV

FILING AUTHORIZATION FORM
Virginia

This will certify that _____ has been given full authorization to submit filings for the lines of insurance outlined below.

Check all that are appropriate.

- _____ Animal
- _____ Automobile
- _____ Boiler and Machinery
- _____ Businessowners
- _____ Credit
- _____ Credit Involuntary Unemployment
- _____ Crime
- _____ Crop Hail
- _____ Farm Multi-peril
- _____ Fidelity
- _____ Fire
- _____ Homeowners
- _____ Inland Marine
- _____ Liability – general
- _____ Liability – umbrella/excess
- _____ Liability – professional, if so, please indicate type _____
- _____ Mortgage
- _____ Multi-peril (package)
- _____ Surety
- _____ Workers' Compensation
- _____ Other (explain) _____

☐ The above authorization will remain in place until the Bureau of Insurance is notified that the agreement has been terminated.

☐ The above authorization is only applicable to the filing referenced above.

☐ The above authorization will be effective from _____ to _____

Name _____

Title _____

Company _____

Phone Number () _____

Signature _____

Date _____

EXHIBIT V

Workers' Compensation Large Deductible Plans Filing Instructions

- Policy forms and endorsements must be filed in accordance with the requirements of the Workers' Compensation Commission, 1000 DMV Drive, Richmond, Virginia 23220.
- With regard to the deductible rating plan:
 1. Values for expense provisions, underwriting profit provision, premium discounts, and charges for assigned risk overburden should be consistent with the values in the filed manual rates. In the case where values are not consistent, support for the proposed values used in the large deductible rating plan will have to be provided.
 2. Companies must calculate their own Retrospective Expected Loss Ratio (RELRL) based on the underwriting expense provisions, underwriting profit provision, and charges for assigned risk overburden used to develop their filed loss cost multiplier. In the case where the RELRL is to be based on provisions and charges not consistent with the same values in the filed manual rates, support for the proposed values will have to be provided.
 3. NCCI files Excess Loss Pure Premium Factors (ELPPFs). The deductible rating formula must accommodate the currently filed and approved NCCI ELPPFs. In the case where the ELPPFs filed with the large deductible rating plan are not consistent with the NCCI filed values, support for the proposed values will have to be provided.
 4. The Bureau of Insurance considers the following elements when reviewing a workers' compensation large deductible filing:
 - a. Completeness
 - b. Soundness of actuarial rate making methodologies (particular values proposed in the filing are addressed in items c and d below).
 - c. As respects the loss and loss adjustment expense (allocated and unallocated) provisions of the filing.
 - i. Consistency of proposed loss and loss adjustment expense rating factors with approved Virginia rating factors from NCCI filings.
 - ii. Support for proposed loss and loss adjustment expense rating factors, which are deviations from, approved Virginia rating factors from NCCI filings.
 - d. As respects the expense and underwriting profit provisions of the filing.
 - i. Consistency of proposed expense and underwriting profit provisions in the deductible program filing with the expense and underwriting profit provisions in the company's loss cost multiplier filing.
 - ii. Support for proposed expense and underwriting profit provisions, which are not consistent with the expense, and underwriting profit provisions in the loss cost multiplier filing.
 - e. Reference to judgment rating or ranges of factors is not permissible in Virginia. Specific values/factors must be filed.
 5. A copy of the forms sent to the Workers' Compensation Commission must be filed for informational purposes with the deductible plan. This is necessary to determine consistency between the filed plan and proposed forms.

Note: Some large deductible plans may be exempt from filing requirements pursuant to § [38.2-1903](#).

EXHIBIT VI

ALPHABETICAL LISTING COMMERCIAL AUTOMOBILE STANDARD FORMS April 1, 2001

<u>Form Number</u>	<u>Edition Date</u>	<u>Endorsement Title</u>
CA0303	(01-78)	\$100 Deductible for Completed Operations Does Not Apply
CC2039	(03-93)	Additional Insured - Lessor (Virginia)
IL0406	(06-79)	Amendment to the Broad Form Nuclear Exclusion (Definition of Waste)
CA2501	(01-78)	Broad Form Products Coverage
CA0001	(01-80)	Business Auto Policy
CA0010	(01-80)	Business Auto Physical Damage Policy
CC0169	(06-89)	Changes in Business Auto, Business Auto Physical Damage and Truckers Policies - Virginia
CA2513	(04-85)	Changes in Garage Policy - Liability Insurance - Pollution Exclusion
CC0268	(07-96)	Changes in Policy - Cancellation and Nonrenewal (Virginia)
PA0233	(07-96)	Changes in Policy - Cancellation (Virginia)
CC0116	(01-01)	Changes in Policy - Virginia
CA9932	(01-78)	Citizens' Band Radio Coverage
CA2002	(01-78)	Citizens' Band Radio Coverage - Fire, Police and Emergency Vehicles
CA0022	(12-80)	Combined Physical Damage Coverage
CC9966	(10-95)	Commonwealth of Virginia Employees Using Autos in Government Business
CA2502	(01-78)	Dealers' Driveway Collision Coverage
CA0302	(01-78)	Deductible Liability Insurance
CC9957	(03-93)	Drive Other Car Coverage - Broadened Coverage for Named Individuals (Virginia)

EXHIBIT VI

ALPHABETICAL LISTING COMMERCIAL AUTOMOBILE STANDARD FORMS April 1, 2001

<u>Form Number</u>	<u>Edition Date</u>	<u>Endorsement Title</u>
CA2005	(12-80)	Drive-Away Contractors
CC2040	(07-92)	Driving Schools (Virginia)
CA2007	(01-78)	Emergency Vehicles - Volunteer Firefighters' and Workers' Injuries
CA9933	(12-80)	Employees as Insureds
CA9940	(12-80)	Exclusion or Excess Coverage (Hazards Otherwise Insured)
CA2301	(01-78)	Explosives
CA2503	(12-80)	False Pretense Coverage
CA2401	(01-78)	Farm Labor Contractors
CA2008	(01-78)	Farm Tractors and Farm Tractors Equipment
CA9913	(12-80)	Fiduciary Liability of Banks
CA2504	(10-81)	Fire, Fire and Theft and Limited Specified Perils Coverage for Dealers
CA9914	(12-80)	Fire, Fire and Theft, Fire, Theft and Windstorm and Limited Specified Perils Coverages
CA2505	(01-78)	Garage Locations and Operations Medical Payments Insurance
CA0005	(01-80)	Garage Policy
CA9937	(12-80)	Garagekeepers Insurance
CA2506	(01-78)	Garagekeepers Insurance - Direct Coverage Options
CA9915	(01-78)	Governmental Bodies Amendatory Endorsement
CA9916	(01-78)	Hired Autos Specified as Covered Autos You Own
CA9917	(12-80)	Individual Named Insured

EXHIBIT VI

ALPHABETICAL LISTING COMMERCIAL AUTOMOBILE STANDARD FORMS April 1, 2001

<u>Form Number</u>	<u>Edition Date</u>	<u>Endorsement Title</u>
CA9918	(01-78)	Individual Named Insured (Dealers Only)
CA2009	(12-80)	Leasing or Rental Concerns - Contingent Coverage
CA2010	(12-80)	Leasing or Rental Concerns - Conversion, Embezzlement or Secretion Coverage
CA2011	(12-80)	Leasing or Rental Concerns - Exclusion of Certain Leased Autos
CA2023	(07-85)	Leasing or Rental Concerns - Limited Coverage for Lessees
CA2012	(01-78)	Leasing or Rental Concerns - Rent-It-Here/Leave-It- There Autos
CA2013	(01-78)	Leasing or Rental Concerns - Schedule of Limits for Owned Autos
CA2014	(01-78)	Leasing or Rental Concerns - Second Level Coverage
CC9952	(07-91)	Limited Subrogation Rights (Virginia)
CA2507	(01-78)	Locations and Operations Not Covered
CA9944	(04-82)	Loss Payable Clause
CC2246	(07-96)	Medical Expense and Income Loss Benefits Endorsement (Virginia)
PA9945	(07-92)	Medical Expense and Income Loss Benefits Individual Named Insured (Virginia)
CC2043	(08-99)	Mobile Equipment (Virginia)
CA2016	(01-78)	Mobile Homes Contents Coverage
CA2017	(01-78)	Mobile Homes Contents Not Covered
CA2303	(12-80)	Multi-Purpose Equipment
CA2511	(01-80)	Named Driver Collision Coverage

EXHIBIT VI

**ALPHABETICAL LISTING
COMMERCIAL AUTOMOBILE STANDARD FORMS
April 1, 2001**

<u>Form Number</u>	<u>Edition Date</u>	<u>Endorsement Title</u>
CC9958	(07-92)	Nuclear Energy Liability Exclusion Endorsement (Broad Form) - (Virginia)
CA9922	(12-80)	Partnership as Named Insured - Non-Ownership Liability Coverage
CA2018	(01-78)	Professional Services Not Covered
CA2402	(01-78)	Public Transportation Autos
CC2042	(07-92)	Registration Plates Not Issued for a Specific Auto (Virginia)
CA0238	(01-78)	Reinstatement of Insurance
CA9923	(12-80)	Rental Reimbursement Coverage
CA2019	(12-80)	Repossessed Autos
IL0923	(04-84)	Retrospective Premium Endorsement Exclusion of Retrospective Development Factors
IL0920	(04-84)	Retrospective Premium Endorsement - Long Term Construction Project - Multiple Lines
IL0918	(04 -84)	Retrospective Premium Endorsement - One Year Plan - Multiple Lines
IL0921	(04-84)	Retrospective Premium Endorsement Short Form
IL0919	(04-84)	Retrospective Premium Endorsement - Three Year Plan - Multiple Lines
CA2304	(01-78)	Rolling Stores
CC2044	(07-92)	Snowmobiles (Virginia)
CA9934	(07-79)	Social Service Agencies - Volunteers as Insureds
CA9927	(01-78)	Split Liability Limits
CA9938	(01-80)	Split Liability Limits - Garages

EXHIBIT VI

**ALPHABETICAL LISTING
COMMERCIAL AUTOMOBILE STANDARD FORMS
April 1, 2001**

<u>Form Number</u>	<u>Edition Date</u>	<u>Endorsement Title</u>
CA2107	(01-78)	Split Uninsured Motorists Limits
CC9956	(07-92)	Stated Amount Insurance (Virginia)
CC0242	(07-92)	Suspension of Insurance (Virginia)
CA9930	(12-80)	Tapes and Records Coverage
CA2313	(01-78)	Trailer Interchange Insurance - Fire and Fire and Theft Coverages
CA2022	(12-80)	Transporter Plates Insurance
CC2323	(08-99)	Truckers Endorsement (Virginia)
CA2308	(10-81)	Truckers - Excess Coverage for the Named Insured and Named Lessors for Leased Autos
CA2309	(01-78)	Truckers - Insurance for Non-Trucking Use
CA2317	(03-80)	Truckers - Intermodal Interchange Uniform Endorsement (Form UIIE-1)
CA2312	(10-81)	Truckers - Named Lessee as Insured
CA0012	(10-81)	Truckers Policy
CC2121	(07-97)	Uninsured Motorists Insurance (Virginia)
CC0040	(06-99)	Virginia Declarations - Business Auto Physical Damage Policy
CC0036	(06-99)	Virginia Declarations - Business Auto Policy
CC0037	(06-99)	Virginia Declarations - Garage Policy
CC0041	(06-99)	Virginia Declarations - Truckers Policy
CC9964	(09-95)	Virginia - District of Columbia Employees Using Autos in Government Business
CC9965	(09-95)	Virginia - Federal Employees Using Autos in Government Business

EXHIBIT VI

**ALPHABETICAL LISTING
COMMERCIAL AUTOMOBILE STANDARD FORMS
April 1, 2001**

<u>Form Number</u>	<u>Edition Date</u>	<u>Endorsement Title</u>
CC0038	(08-99)	Virginia Garage Policy - Auto Dealers Supplementary Schedule
CC0039	(06-99)	Virginia Garage Policy - Non-Dealers and Trailer Dealers Supplementary Schedule
CA2305	(07-78)	Wrong Delivery of Liquid Products

EXHIBIT VII

Private Passenger Automobile Standard Forms

Family Automobile Policy Forms and Endorsements

<u>Form Number</u>	<u>Edition Date</u>	<u>Title of Policy Form or Endorsement</u>
WC3355A	5/58	Standard Provisions For Automobile Combination Policies - Family Automobile Form
A597b*	7/91	Automobile Death Indemnity and Total Disability Coverage
A602c	7/91	Extended Non-Owned Automobile Coverage
A605a*	5/58	Reinstatement of Insurance
A606e*	7/91	Suspension of Insurance
A689k*	7/97	Uninsured Motorists Insurance (Virginia)
A799i	7/96	Family Automobile Form - Virginia Amendatory Endorsement
A834*	5/64	Instruction Sheet RRR
A877*	6/66	Assistance and Cooperation of the Insured
A906j*	7/98	Amendment of Termination Provisions - Virginia
A925*	5/70	Sound-Reproducing or Recording Equipment Excluded
A926*	5/70	Limited Insurance for Certain Sound-Reproducing
A939d*	7/96	Rental Reimbursement - Owned Automobile
A955*	12/71	Non-Dealer Garage Risks Limited Coverage for Certain Insureds
A979a*	6/73	Out-of-State Insurance Endorsement
A&G714	11/59	Nuclear Energy Liability Exclusion Endorsement
E104a*	9/77	Sound Receiving and Transmitting Equipment Excluded
E107*	6/76	Insurance for Certain Sound Receiving
E131*	11/78	Customizing Equipment Exclusion
E132*	11/78	Customizing Equipment Coverage
E133*	11/78	Additional Insured - Lessor

EXHIBIT VII

Private Passenger Automobile Standard Forms

Family Automobile Policy Forms and Endorsements

<u>Form Number</u>	<u>Edition Date</u>	<u>Title of Policy Form or Endorsement</u>
E139a*	7/91	Named Non-Owned Coverage
E140a*	7/91	Miscellaneous Type Vehicle Endorsement
E141a*	7/91	Snowmobile Endorsement
E142*	4/79	Participating Physical Damage Coverage
E167	9/83	Stated Amount Insurance
FASL-1	4/81	Family Automobile Single Limit of Liability
NAUA-1b*	7/87	Antique Automobiles Endorsement
NAUA-2a*	4/55	Auto Homes - Contents Only Endorsements
NAUA-7*	4/55	Combined Additional Coverage Endorsements
NAUA-9*	4/55	Combined Additional Coverage Endorsement (Including Malicious Mischief and Vandalism)
NAUA-51b*	11/63	Loss Payable Clause
NAUA-69A*	1/52	Theft Endorsement Deductible Form
NAUA-71a*	9/93	Towing and Labor Costs
NAUA-75*	4/55	Windstorm, Hail Earthquake, or Explosion Coverage Endorsement
NAUA-121a*	5/62	Amphibious Automobile or Amphibious Automobile Home Trailers Excluded While Being Launched, Beached, or Used on Water
NAUA-124*	5/59	Adjustment of Collision Premium Endorsement
NAUA-135*	11/60	Auto Homes - Contents Only Endorsements
NAUA-206a	3/63	Comprehensive Coverage - Deductible
NAUA-209d*	7/91	Suspension of Insurance
NAUA-218	2/57	Family Automobile Policy - Auto Homes Endorsement
NAUA-221	11/57	Automobiles Hired Under Long Term Contract

EXHIBIT VII

Private Passenger Automobile Standard Forms

Family Automobile Policy Forms and Endorsements

<u>Form Number</u>	<u>Edition Date</u>	<u>Title of Policy Form or Endorsement</u>
NAUA-228	3/63	Comprehensive Coverage - \$50 Glass Deductible
PPA940*	2/90	Loss of use - Rental Fee Reimbursement
PPA950*	7/95	Automobiles Used in Government Business By Government Employees

*Applicable to Family Automobile Policy or Special Package Automobile Policy.

Special Package Automobile Policy Forms and Endorsements

<u>Form Number</u>	<u>Edition Date</u>	<u>Title of Policy Form or Endorsement</u>
WC3570	1/63	Standard Provisions For Automobile Combination Policies - Special Package Automobile Form
A977j	7/96	Special Package - Medical Expense and Income Loss Benefits
S-5V	7/62	Amendment of Physical Damage Coverages (Virginia)
SP-1a	2/77	Trailer Coverage
SP2i	7/96	Amendment of Special Package Policy - Virginia
SP-6b	7/91	Extended Non-Owned Automobile Coverage (Virginia)
SP-15	1/63	Automobile Liability Endorsements-Special Package Instruction Sheet
SP-23	1/67	Family Exclusion Removed

Automobile Physical Damage Policy Form and Endorsement

<u>Form Number</u>	<u>Edition Date</u>	<u>Title of Policy Form or Endorsement</u>
	5/58	Standard Provisions For Automobile Physical Damage Policies - Family Automobile Form
NAUA-227	1/63	Physical Damage - Family Amendatory Endorsement

EXHIBIT VII

Private Passenger Automobile Standard Forms

Personal Auto Policy Forms and Endorsements

<u>Form Number</u>	<u>Edition Date</u>	<u>Title of Policy Form or Endorsement</u>
PP 00 01	06 98	Personal Auto Policy
PP 00 99	06 00	Amendment of Policy Provisions – Virginia
PP 02 01	08 86	Suspension of Insurance
PP 02 02	08 86	Reinstatement of Insurance
PP 03 01	08 86	Federal Employees Using Autos In Government Business
PP 03 05	08 86	Loss Payable Clause
PP 03 18	06 98	Customizing Equipment Coverage
PP 03 19	08 86	Additional Insured – Lessor
PP 03 27	06 00	Virginia Employees Using Autos In Government Business
PP 03 33	06 98	Certificate of Insurance – Trusts
PP 03 35	09 93	Auto Loan/Lease Coverage
PP 03 58	09 99	District of Columbia Employees Using Autos In Government Business
PP 03 91	06 00	Coverage for Excess Sound Reproducing Equipment, Audio Visual and Data Electronic Equipment, and Tapes, Records, Discs and Other Media – Virginia
PP 04 83	06 00	Single Uninsured Motorist Limit – Virginia
PP 05 96	06 00	Medical Expense and Income Loss Benefits Coverage – Virginia
PP 13 52	06 00	Optional Limits Transportation Expenses Coverage – Virginia
PP 13 53	06 00	Joint Ownership Coverage – Virginia
PP 13 54	06 00	Automobile Death Indemnity and Total Disability Coverages – Virginia
PP 13 55	06 00	Towing and Labor Costs Coverage – Virginia

EXHIBIT VII

Private Passenger Automobile Standard Forms

Personal Auto Policy Forms and Endorsements

<u>Form Number</u>	<u>Edition Date</u>	<u>Title of Policy Form or Endorsement</u>
PP 13 56	06 00	Extended Non-Owned Coverage for Named Individual – Virginia
PP 13 57	06 00	Trailer/Camper Body Coverage (Maximum Limit of Liability) – Virginia
PP 13 58	06 00	Coverage for Damage To Your Auto (Maximum Limit of Liability) – Virginia
PP 13 59	06 00	Single Limit of Liability – Virginia
PP 13 60	06 00	Snowmobile Endorsement – Virginia
PP 13 61	06 00	Limited Mexico Coverage – Virginia
PP 13 62	06 00	Named Non-Owner Coverage – Virginia
PP 13 63	06 00	Miscellaneous Type Vehicle Endorsement – Virginia
PP 13 64	06 00	Participating Coverage for Damage to Your Auto
PP 13 68	06 00	Miscellaneous Type Vehicle Amendment (Motor Homes) Virginia
PP 14 03	06 00	Uninsured Motorists Coverage - Virginia

Collateral Protection Insurance Policy Forms and Endorsements

<u>Form Number</u>	<u>Edition Date</u>	<u>Title of Policy Form or Endorsement</u>
CPPD-VA 1	11/79	Master Policy Declarations
CPPD-VA 2	11/79	Master Policy (Collateral Protection Physical Damage)
CPPD-VA 3	11/79	Individual Policy Certificate Declarations
CPPD-VA 4	11/79	Individual Policy Certificate
CPPD-VA 5	11/79	Blanket Policy Declarations
CPPD-VA 6	11/79	Blanket Policy (Collateral Protection Physical Damage)
CPPD-VA 11	11/79	Automatic Protection

EXHIBIT VII

Private Passenger Automobile Standard Forms

Collateral Protection Insurance Policy Forms and Endorsements (continued)

<u>Form Number</u>	<u>Edition Date</u>	<u>Title of Policy Form or Endorsement</u>
CPPD-VA 12	11/79	Errors and Omissions
CPPD-VA 13	11/79	Conversion, Secretion, Embezzlement
CPPD-VA 14	11/79	Mechanics Lien Reimbursement
CPPD-VA 15	11/79	Repossession and Return Expense Reimbursement
CPPD-VA 16	11/79	Repossession Storage Expense Reimbursement
CPPD-VA 17	11/79	Repossessed Property
CPPD-VA 18	11/79	Instrument Nonfiling
CPPD-VA 19	11/79	Instrument Nonfiling Errors and Omissions
CPPD-VA 20	11/79	Assumption of Coverage
CPPD-VA 21	11/79	Holder in Due Course
CPPD-VA 22	11/79	Blanket Waiver
CPPD-VA 23	11/79	Specific Waiver
CPPD-VA 24	11/79	Worldwide Protection

Mechanical Breakdown Insurance Policy Form and Endorsement

<u>Form Number</u>	<u>Edition Date</u>	<u>Title of Policy Form or Endorsement</u>
VA-MB-1a	4/89	New Car Mechanical Breakdown Insurance Policy
VA-MB-2a	4/89	Used Car Mechanical Breakdown Insurance Policy
VA-MB-3	5/86	Towing Endorsement
VA-MB-4	5/86	Used Car Rental Reimbursement Endorsement